## **Health Insurance Marketplace**

This document includes talking points and social media copy and graphics to promote enrolling health care workers in insurance.

## **Key Messages:**

- Health care workers dedicate their careers to caring for all aspects of human health and for the past two years, they've worked on the front lines of the COVID-19 pandemic.
- Our health care workers have shown up to promote health and save lives despite burnout, fatigue, and risk to their own health and the health of their families.
- But despite all they do to care for us, too many health care workers lack health insurance themselves.
- Over half a million health care workers on the front lines are uninsured, with personal care aids, nursing assistants and registered nurses having the highest uninsured rates among health care workers.<sup>1</sup>
- Coverage for our health care workers is also an issue of equity: lower-wage health professions
  have greater challenges accessing health care, and many of these positions are held by people of
  color, who are at higher risk of being uninsured compared to non-Hispanic white people.<sup>2</sup>
- The COVID-19 pandemic has put immense strain on the health care community. For the sake of our health care workers and the stability of our health care system, it is more important than ever that our health care workers have access to doctor visits, emergency care, preventive care, hospital care, mental health support, and prescription drugs.
- This kind of quality, comprehensive health coverage is available and affordable through the plans offered through HealthCare.gov.
- Visit HealthCare.gov by January 15, 2022, for coverage that starts on February 1, 2022. Assistance is available at localhelp.healthcare.gov if you need help finding a health plan that best meets your needs.

## 5 Things Consumers Need to Know About the Marketplace Open Enrollment:

- 1. **Final Deadline!** The Marketplace Open Enrollment Period at <u>HealthCare.gov</u> runs through January 15. Sign up by the final deadline to get coverage that generally starts on February 1.
- 2. **More Affordable!** The American Rescue Plan has provided greatly improved financial assistance, which can significantly lower people's premiums. If you have looked for health coverage before, it is worth a second look:
  - a. 4 out of 5 consumers will be able to find plans for \$10/month or less after newly expanded financial assistance.
  - b. With the new law, millions more consumers qualify for tax incentives that lower their premiums.
- 3. **Quality Plans!** These are quality, comprehensive health plans that offer doctor visits, emergency care, preventive care, hospital care, and prescription drugs.

<sup>&</sup>lt;sup>1</sup> https://www.valuepenguin.com/health-care-worker-health-insurance

<sup>&</sup>lt;sup>2</sup> https://www.cdc.gov/nchs/data/nhis/earlyrelease/insur202111.pdf

- 4. **More Help is Available!** There is more help available this year. Consumers can access assisters and Champions for Coverage in nearly every state and county on the Marketplace. To find local help go to <a href="https://localhelp.healthcare.gov">https://localhelp.healthcare.gov</a>.
- 5. It is easier to sign up for coverage this year. All consumers shopping for health insurance coverage on HealthCare.gov even those who currently have coverage through the Marketplace should enroll or re-enroll by logging in to HealthCare.gov and CuidadodeSalud.gov or call 1-800-318-2596 (TTY is 855-889-4325) to fill out an application. Help is available 24 hours a day/7 days a week.

## **Social Media Toolkit and Graphics:**

- Social Media Graphics
  - o English | Spanish
- Marketplace Open Enrollment Social Media Toolkit
  - o English | Spanish

